C L A I M S

1. Method of initializing and personalizing a chip card, wherein data for at least one chip card application is transmitted to the data memory of the chip card, comprising the steps of:

during initialization:

writing at least one application descriptor for a chip card application to the data memory of the chip card, said application descriptor comprising details of the memory address of a first personalization descriptor;

writing at least one personalization descriptor to the data memory of the chip card, with the personalization descriptor comprising details of the memory address of the next successive personalization descriptor; and

during personalization:

transmitting personalizing data for a chip card application to the chip card;

writing of the personalizing data to the data memory of the chip card at the memory address indicated by the details in the application descriptor;

transmitting the details of the memory address of the next successive personalization descriptor taken from the first personalization descriptor to the application descriptor so that the next successive personalization descriptor is then assigned to the application descriptor; and

repeating the steps of personalization for all of the personalizing data which has to be transmitted.

2. The method according to claim 1, wherein the application descriptor includes details unambiguously assigning it to a particular chip card application.

3. The method according to claim 1, wherein the personalization descriptor further includes details which define the characteristics of the personalizing data to be transmitted, and wherein the method comprises the additional step of checking the personalizing data transmitted to determine whether it satisfies the details, and wherein the writing of the personalizing data to the data memory of the chip card takes place only if the details are satisfied.

4. The method according to claim 3, wherein the personalizing data is checked against the details from the personalization

descriptor which is currently assigned to the application descriptor.

5. The method according to claim 3, wherein the personalizing data is checked using information included in the application descriptor.

6. The method according to claim 3, wherein the details included in the personalization descriptor include the length of the personalizing data.

7. The method according to claim 3, wherein the details included in the personalization descriptor include security requirements which the personalizing data is required to meet.

8. The method according to claim 1, wherein the application descriptor includes a counter, which method includes the additional step of incrementing the counter each time a personalizing record is successfully entered in the data memory of the chip card.

9. A chip card having a processor for running software routines, a data memory and at least software routine for performing the method steps of:

during initialization:

writing at least one application descriptor for a chip card application to the data memory of the chip card, said application descriptor comprising details of the memory address of a first personalization descriptor;

writing at least one personalization descriptor to the data memory of the chip card, with the personalization descriptor comprising details of the memory address of the next successive personalization descriptor; and

during personalization:

receiving personalizing data for a chip card application to the chip card;

writing the personalizing data to the data memory of the chip card at the memory address indicated by the details in the application descriptor;

receiving the details of the memory address of the next successive personalization descriptor taken from the first personalization descriptor to the application descriptor so that the next successive personalization descriptor is then assigned to the application descriptor; and

repeating the steps of personalization for all of the personalizing data which has to be provided to the chip card.

10. A chip card according to claim 9, wherein the data memory contains, before the personalization of the chip card begins,:

at least one application descriptor for a chip card application which descriptor includes details of a memory address of a personalization descriptor, and

at least one personalization descriptor which includes details of a memory address of the next personalization descriptor.

11. A chip card according to claim 10, wherein the application descriptor includes details of the chip card application assigned to it.

12. A chip card according to claim 10, wherein the application descriptor includes information which can be used for a check on the personalizing data.

13. A chip card according to claim 10, wherein the personalization descriptor also includes details which define the characteristics of the personalizing data to be transmitted.

14. A chip card according to claim 10 wherein the application descriptor includes a counter which is incremented each time a personalizing record is successfully entered in the data memory of the chip card.

15. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for initializing and personalizing a chip card, wherein data for at least one chip card application is transmitted to the data memory of the chip card, said method steps comprising:

during initialization:

writing at least one application descriptor for a chip card application to the data memory of the chip card, said application descriptor comprising details of the memory address of a first personalization descriptor;

writing at least one personalization descriptor to the data memory of the chip card, with the personalization descriptor comprising details of the memory address of the next successive personalization descriptor; and

during personalization:

transmitting personalizing data for a chip card application to the chip card;

writing of the personalizing data to the data memory of the chip card at the memory address indicated by the details in the application descriptor;

transmitting the details of the memory address of the next successive personalization descriptor taken from the first personalization descriptor to the application descriptor so that the next successive personalization descriptor is then assigned to the application descriptor; and

repeating the steps of personalization for all of the personalizing data which has to be transmitted.